



Buffalo District News



Monthly Newsletter, Volume 4, Issue 2
NOVEMBER 2003

From the Desk of the
District Director,
Franklin J. Sciortino

Frank and his staff would
like to wish you and your
families a

**HAPPY
THANKSGIVING!!!!**

U.S. SBA, 111 West Huron Street, Buffalo, NY 14202
E-mail: sba@buffalo.com – Telephone (716) 551-4301

Buffalo SBA Honors TOP Area Banks

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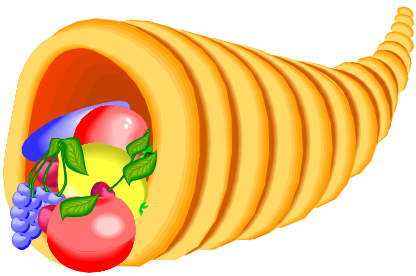
Canisius College Women's Business Center Upcoming

Bank awards based on dollar volume and Star Awards based on loan volume as expressed in numbers of loans approved will be presented during the month of November to TOP Area Banks.

Banks receiving these awards:

BANK	Bank Award & Dollar Amount		Star Award & # of Loans	
M&T Bank	GOLD -	\$11,052,925	Three Stars	63 Loans
HSBC Bank USA	SILVER -	\$ 7,872,400	Three Stars	65 Loans
Key Bank	SILVER -	\$ 5,863,000	One Star	18 Loans
Wyoming Cty Bank	SILVER -	\$ 5,057,225	Two Stars	42 Loans
First Niagara Bank	BRONZE -	\$ 4,358,346	Two Stars	36 Loans
GE Capital	BRONZE -	\$ 1,823,000	*	
Temecula Valley Bank	BRONZE -	\$ 1,333,000	*	
CIT Sm. Bus. Lending	BRONZE -	\$ 1,315,600	*	
Fleet National Bank	BRONZE -	\$ 1,124,500	Two Stars	33 Loans
Charter One Bank	BRONZE -	\$ 1,075,000	*	
NYBDC	BRONZE -	\$ 1,075,000	*	

*only banks with more than 10 loans will receive STAR Awards.



LENDER UPDATE OCTOBER 2003

BUFFALO DISTRICT BANK REPORT

LENDER	# OF LOANS	\$ AMOUNT
1. CIT SMALL BUSINESS LENDING	2	\$1,172,000
2. M&T BANK	3	\$725,000
3. UPS CAPITAL BUSINESS CREDIT	2	\$600,000
4. KEYBANK NATIONAL ASSOCIATION	2	\$580,000
5. FIRST NIAGARA BANK	5	\$267,500
6. HSBC BANK USA	5	\$205,000
7. FLEET NATIONAL BANK	3	\$90,200
8. WYOMING COUNTY BANK	2	\$88,000
9. CAPTIAL ONE FSB	2	\$75,000
10. COMMUNITY BANK, N.A.	1	\$15,000
11. NATIONAL CITY BANK – PA	1	\$10,000



NEW WEB SITE AVAILABLE FOR SMALL BUSINESS OWNERS DOING BUSINESS OVERSEAS

A new Web site to assist small businesses seeking to tap into international markets was launched today by the U.S. Small Business Administration in partnership with the American International Group, Inc. (AIG) and the U.S. Chamber of Commerce.

The new Web site at www.AssessYourInternationalRisk.org is designed to provide small businesses with information that will help them determine what insurable exposures they may encounter in doing business overseas. These can range from credit and liability risks with unknown customers to workers' compensation laws, which can vary widely.

"This is part of the SBA's ongoing efforts to provide the best information resources to small business owners, especially through online access," said SBA Administrator Hector V. Barreto.

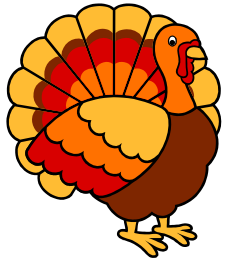
"SBA, along with AIG and the Chamber of Commerce, is committed to promoting initiatives that give small businesses an advantage that can create increased opportunities."

"AIG is pleased to continue our relationship with the Chamber of Commerce and begin a relationship with the SBA to meet the evolving needs of growing companies across the nation," said Kristian P. Moor, executive vice president, AIG, Domestic General Insurance. "The combination of public and private sector resources will provide small business owners with the information they need to make smart decisions concerning overseas expansion, and how to address the risks inherent in entering the international marketplace."

Small businesses are more likely to be unfamiliar with the risks involved in doing business overseas. A lack of knowledge may needlessly stifle or jeopardize a company's expansion.

The site, www.AssessYourInternationalRisk.org, will help entrepreneurs in creating an environment where they can gain the knowledge to expand and protect their business on an international scale.

The Web site features a convenient ask-the-expert option where small business owners can ask questions about the risks in doing business overseas.



SBA *It's Your Business*

SBA OVERVIEW TO BE MADE AVAILABLE IN SEVEN LANGUAGES ON AGENCY WEBSITE

An "Introduction to the U.S. Small Business Administration" is now available on the agency's Web site in seven languages, downloadable in a PDF format in English, Spanish, Russian, French, Arabic, Chinese and Japanese. The overview will soon be translated into Serbo-Croatian and Vietnamese as well.

An Introduction to the U.S. Small Business Administration is available on the SBA Web site at www.sba.gov/aboutsba/international/overview.html and www.sba.gov/aboutsba/overview.html. The overview provides a definition of the term "small business," an overview of the SBA's history, and various small business statistics. The document also outlines the SBA's four basic program areas – access to capital, entrepreneurial development, federal procurement, and advocacy.

"Under the leadership of Cheryl Mills, our new associate deputy administrator for the Office of Entrepreneurial Development, the SBA has taken greater steps to reach out to the international community," said SBA Administrator Hector V. Barreto. "The SBA can now more effectively educate entrepreneurs in all corners of the globe."

The SBA has long been a resource for many foreign nations as governments seek SBA information to help them emulate the "American model" of economic development. In fact, the SBA receives between 700 and 1,000 international visitors each year. The SBA's International Visitors Program provides visitors with briefing kits of the SBA's programs and services.

The publication of the introduction in various languages will allow international Web site visitors to locate information on the SBA more independently and more quickly than before.

Small Business Week 2004

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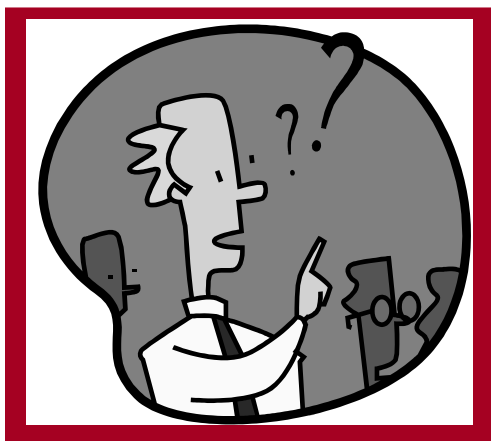
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A New Award Category has been added this year: Family business Advocate.

Also, please note that Research Advocate of the year has been eliminated.

HURRY!

There's only 1
Month Left Before
Small Business
Week
2004
Nominations are
Due

NOMINATIONS

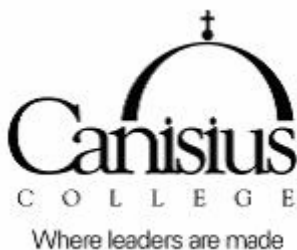
Any individual or organization dedicated to the support of the small business community in the United States, including, but not limited to, trade and professional associations and business organizations, may submit nominations for Small Business Person awards, Small Business Advocate awards and Special Achievement Awards.

Nominations must be submitted to the U.S. Small Business Administration's Buffalo District Office no later than December 5, 2003.

Nominations must be typewritten only on one side of 8.5"x11 white stationary, collated and secured in a 1.5" binder. A complete nomination package will include, in the following order:

1. A single cover page with – nominees full name, title, business and home address with telephone numbers (please include fax number also) – the award for which the nomination is being made – the nominators name, title, place of business, business address, and telephone number – one paragraph description of the nominee's business.
2. A complete SBA form 898 (biographical data form) available from the SBA office.
3. An original black and white photo of the nominee, either 8"x10" or 5"x7" (no photocopies please).
4. A nomination letter, not to exceed three pages.
5. A brief biography of the nominee, not to exceed two pages.
6. A business profile, not to exceed two pages.
7. A concise statement of the qualities and performance that merit the award, not to exceed four pages.
8. A financial statement of the nominee, not to exceed 12 pages, on 8.5"x11" paper (required only for Small Business Person of the Year, Exporter of the Year, Entrepreneurial Success Award and Young Entrepreneur of the Year).
9. Any other support documentation deemed significant by the nominator, including news clips, letters of recommendation, and other evidence of the appropriateness of the nomination.

PLEASE CALL (716) 551-4301 IF YOU WOULD LIKE TO RECEIVE OUR 2004 NOMINATION BROCHURE..... OR VISIT OUR WEBSITE AT WWW.SBA.GOV



Fall Workshops Women's Business Center

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Creating and Pricing Income Producing Products and Services

This workshop will focus on how various products and services might be used to generate revenue. You will be introduced to a variety of pricing strategies that can be used to achieve revenue goals

Wednesday, **November 12, 2003**

9:00am – 12:00pm

Dr. Greg Wood

\$69

☐

Marketing on the Web: How to Design and Drive Customers to Your Website

This workshop will focus on how to enhance your organization's web site and how to promote your organization online. You will discuss issues related to web site development and specifically talk about low cost alternatives. No technical knowledge is required for this workshop.

After completing this workshop, you will understand the critical components of web site design and be able to evaluate your organization's web site for missing opportunities.

Wednesday, **November 12, 2003**

1:00pm – 4:00pm

Dr. Greg Wood

\$69

This U.S. Small Business Administration (SBA) Cooperative Agreement is partially funded by the SBA. SBA's funding is not an endorsement of any products, opinions, or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.

**These workshops will be offered
at the Canisius Center@Amherst.**

Payment:

☐ Check

Bill my:

☐ Visa ☐

MasterCard

Number

Expiration

Signature

Make checks payable to **Canisius College/WBC** and mail directly to:
300 Corporate Parkway | Amherst, New York 14226
Phone 716-862-4600 | Fax 716-862-4603 | www.canisius.edu/cpd

SCORE FY 2003 WORKSHOP AND SEMINAR PROGRAMS

Date, Time, & Cost	Event	Subjects Included	Location
Tuesday November 11, 2003 6:30 to 8:30 p.m. \$35	Creating a Winning Business Plan	This is a Business Planning workshop for individuals planning to start a new business and for those wanting to grow and expand their existing businesses. TWO PART SERIES – Also November 13, 2003	Evans Town Hall 8787 Erie Road Evans, NY
Thursday November 13, 2003 6:30-8:30 p.m. \$35	Creating a Winning Business Plan	This is a Business Planning workshop for individuals planning to start a new business and for those wanting to grow and expand their existing businesses. TWO PART SERIES	Evans Middle School 8855 Erie Road (Route 5) Evans, NY 14006
Tuesday November 18, 2003 8:30-4:30 p.m. \$25 Includes Continental Breakfast	Pre-Business Planning Workshops	This is a pre-business workshop for individuals planning to start a new business and for those wanting to grow and expand their existing business	Buffalo and Erie County Library Lafayette Square Buffalo, NY

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